

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK  
IN RE:**

**Bernice Roots,  
Debtor(s)**

**S.S. #xxx-xx-1985**

**ORDER CONFIRMING**

**CHAPTER 13 PLAN  
CASE NO. 17-21156-PRW**

A Petition was filed by Debtor(s) under Chapter 13 of the Bankruptcy Code, and a meeting of creditors conducted upon due notice pursuant to 11 U.S.C. §341.

A hearing on confirmation of the Plan has been held upon due notice pursuant to 11 U.S.C. §1324. The Court has heard and determined all objections to confirmation and to Debtor's Schedules and has considered the Plan as proposed or modified, the Trustee's Report and the testimony of Debtor.

**THE COURT THEREFORE FINDS:**

- (1) The Plan complies with the provisions of Chapter 13, Title 11, United States Code, and other applicable provisions of Title 11;
- (2) The Plan represents the Debtor's reasonable effort and has been proposed in good faith and not by any means forbidden by law;
- (3) Any objections to the plan have been disposed of, and there is presently pending no objection to confirmation of the instant Plan or Debtor's Schedules.

**It is accordingly, ORDERED that:**

- (1) Debtor's Plan under Chapter 13 of the Bankruptcy Code, filed **October 27, 2017**, is confirmed.
- (2) Except as provided by specific order of this Court, all entities are and continue to be subject to the provisions of 11 U.S.C. §362 insofar as they are stayed or enjoined from commencing or continuing any proceeding or matter against Debtor, as the same is defined by §362, and subject to the provisions of 11 U.S.C. §1301 insofar as they are stayed or enjoined from commencing or continuing any proceeding or matter against a co-debtor, as the same is defined by §1301.
- (3) Any temporary reduction in, or suspension of installment payments under this plan, for a period not to exceed ten (10) weeks may be granted upon application of the debtor, without notice to creditors, as the Court or Trustee deems proper.
- (4) Secured claims paid directly pursuant to the Plan are being paid pursuant to their original contract or pursuant to new agreements reached between the parties. To the extent that any such new agreements exist, the parties are hereby ordered to execute any and all documents necessary to reflect the new notes and obligations which exist between the parties. All parties will promptly execute any and all documents necessary to be filed. Notwithstanding any term of the plan, liens on secured claims paid through the Chapter 13 Trustee will be satisfied pursuant to 11 U.S.C. §1325 (a) (5) (B) (i).
- (5) Notwithstanding any term of the plan, this order will not discharge a debt which is nondischargeable under 11 U.S.C §1328 (a) or (b).

Dated: June 21, 2018  
Rochester, New York

  
**HONORABLE PAUL R. WARREN  
U.S. BANKRUPTCY JUDGE**